Exhibit No. 1

CERTIFICATE OF PUBLICATION

From THE NEWS-POST

Frederick, Md.

ASSIGNEE'S SALE

of valuable fee simple, improved real preperty located in the Town of Emmitsburg, Frederick County, Maryland.

Under and by virtue of a power of sale contained in a mortgage from Earl T. Hamm Jr., and Elien L. Hamm, his wife, dated August 27, 19. and recorded among the Land Records of Frederick County, Maryland, in Liber 946, Page 618, the said mortgage being in default and having been assigned to the undersigned assignee for purposes of foreclosure, the said assignee will offer for sale at public auction at the Courthouse Door in the City of Frederick, Maryland, on:

WEDNESDAY, FEBRUARY 18, 1976 AT 10:00 A.M.

all of the lot or parcel of land known as 512 West Main Street, Emmitsburg; Maryland, and fronting on Maryland Route 97 (West Main Street) and described in said mortgage as situate, lying and being in the Town of Emmitsburg, Frederick County, Maryland, and being more particularly described as the eastern part of Lot No. 11 as set forth on the Plat of Shield's Addition to the Town of Emmitsburg.

SAVING and EXCEPTING therefrom all that let or parcel of land conveyed unter Roy F. Wagaman and Ora M. Wagaman, his wife, by deed dated June 9, 1923, from James T. Hospelhern and Oilie (indexed as Catherine O.) Hospelhern, his wife, and recorded in Liber 346, Folio 439, one of the Land Records of Frederick County, Maryland, said deed being referred to herein for a more complete description of the preperty conveyed.

BEING that let or parcel of real estate conveyed by Carrie B. Hartzell, Executrix of the Estate of Mary C. Bollinger, late of Frederick County, Maryland, deceased, unto Guy W. Warren and Esther L. Warren, his wife, by deed dated April 20, 1949 and recorded in Liber 479, Folio 110, one of the Land Records aforesaid, the said Guy W. Warren having previously died leaving title vested in Esther L. Warren,

AND ALSO BEING all that same real estate described in a dead from Esther L. Warren, dated August 27, 1974, unto Earl T. Hamm, Jr., and Ellen L. Hamm, his wife, and recorded in Liber 946, Folio 612, one of the aforesaid Land

Records.

The aforesaid real preperty being improved by a two-story, 5-room brick and stucco house with stone foundation, having one and one-half baths, het waterheating system, pine floors, plaster walls, and metal roof; said premises being further improved by a detached 22'x22' two-car agrees.

TERMS OF SALE: A deposit of 10% of the sale price will be required of the purchaser at the time and place of sale in the form of cash or check acceptable to Assignee. The balance of the purchase price shall be paid within 10 business days of the ratification of the sale by the Circuit Court for Frederick County, Maryland. Taxes and other public charges will be adjusted to date of sale. All settlement costs, including documentary stamps and transfer taxes, will be paid by the purchaser.

JOSEPH S. WELTY

Assignee
PEYTON PAUL PHILLIPS
Attorney for Assignee
100 West Church Street
Frederick, Maryland 21701
ROBERT MEUNIER
Auctioneer

1117 Carroll Street Thurmont, Maryland 21788 Phone: 271-2800 This is to certify that the annexed Assignee's Sale was published in The News & Post newspaperspublished in Frederick County, at least once in each of three successive weeks, the first such publication having been made not less than 15 days prior to sale, and the last such publication being made not more than one week prior to the 18th day of February 1976

Fled 18,1976

THE NEWS-POST

PATRICIA FORLA

Filed February 18, 1976

ROSENSTOCK, BURGEE, BOWER & PHILLIPS, P.A., FREDERICK, MARYLAND